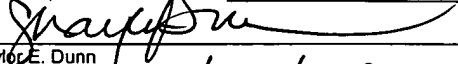


IFW

JENKINS
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Patent Attorneys
October 20, 2004
O I P E 36178
1 2 2004
TRADE MARK

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Shayler E. Dunn
Date of Signature 10/20/04

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: U.S. Patent Application Serial No. 10/645,778 for METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS
Our File No. 1483/3

Sir:

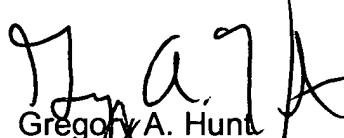
Please find enclosed in connection with the subject U.S. patent application the following documents:

1. Supplemental Information Disclosure Statement (2 pages);
2. Form PTO-1449 in duplicate;
3. Copy of one (1) cited reference; and
4. A return-receipt postcard to be returned to us with the U.S. Patent and Trademark Office filing stamp thereon.

Although no fee is believed to be due, the Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.


Gregory A. Hunt
Registration No. 41,085
Customer No.: 25297

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Enclosures

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PATENT

Shayla E. Dunn
Date of Signature

10/20/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: 3629

Serial No.: 10/645,778

Examiner: Not Assigned

Filed: August 21, 2003

Docket No. 1483/3

Confirmation No.: 8784

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN
COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the document listed on the attached Form PTO-1449. A copy of the document as well as Form PTO-1449 is attached hereto. This is not to be construed as a representation that a search has been made or that a document is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

Serial No.: 10/645,778

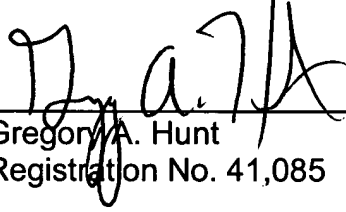
Although it is believed that no fee is due, the Commissioner is hereby authorized to charge any fees associated with the filing of this Information Disclosure Statement to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.

Date: October 20, 2004

By:

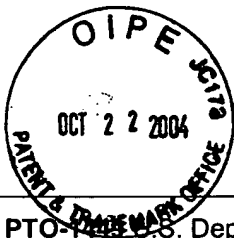


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Enclosures



FORM PTO-1485 U.S. Department of Commerce Patent and Trademark Office				Attorney Docket No. 1483/3		Serial No. 10/645,778	
List of Documents Cited by Applicant							
				Applicant(s): Whiting et al.			
				Filing Date: August 21, 2003		Group: 3629	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing date if Appropriate
	1	2002/0091637	07/11/2002	Bent et al.			
FOREIGN PATENT DOCUMENTS							
		Document Number	Date	Country	Name of Patentee or Applicant	Translation Yes No	
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							

EXAMINER _____ DATE CONSIDERED _____

*Examiner Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.